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DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name, that I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention, design or discovery entitled CHECK TRANSACTION PROCESSING SYSTEM AND METHOD

the specification of which (check one).

	X	is a	attached hereto; or	
		was	filed on	
as	Applica	tion	Serial No.	
and	d was am	ended	d on	
(ii	applic	able));	

that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above; that I do not know and do not believe that said invention, design or discovery was ever known or used in the United States of America before my invention or discovery thereof, or patented or described in any printed publication in any

country before my invention or discovery thereof, or more than one year prior to this application, or in public use or on sale in the United States of America more than one year prior to this application; that said invention, design or discovery has not been patented or made the subject of an inventor's certificate issued prior to the date of this Application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns; and that I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application in accordance with 37 C.F.R. § 1.56(a).

I hereby claim foreign priority benefits under 35 U.S.C. § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Number	Country	Date Filed	Priority Claimed
	-		(Yes) (No)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application(s) in the manner provided by the first

paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 156(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

Application Serial Number	Date Filed	Status
		·

I hereby appoint:

Jerry W. Mills, Reg. No. 23,005 Jerry R. Selinger, Reg. No. 26,582 Jefferson Perkins, Reg. No. 31,407 Alan W. Lintel, Reg. No. 32,478 Alan Bruce Clay, Reg. No. 32,121 Roy L. VanWinkle, Reg. No. 19,858 Andrew S. Viger, Reg. No. 28,552 Robert M. Chiaviello, Reg. No. 32,461

all of the firm Baker, Mills & Glast, my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities under the Patent Cooperation Treaty.

Send Correspondence To:

Direct Telephone Calls To:

Baker, Mills & Glast, P.C. 500 Trammell Crow Center 2001 Ross Avenue Dallas, Texas 75201

Andrew S. Viger at (214) 220-8200 Atty. Docket No. 26656-170

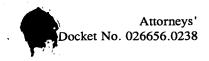
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of the sole or first inventor

David	W.	Deaton
First	Middle	/ / Last
Inventor's stoflatur Date (1841) 77	e flavid a	VileaTois
Residence /(City, County), Abilene, Texa	ounty, State) _ as 79601	922 Ruswood Circle (Taylor
Citizenship Unit	ed States of Amer	rica
Post Office Address	Same as Abov	
	-	

ruii name oi seco		
Robert	Scott	Wood
First	Middle	Last
Second Inventor's Date	110 1 2 200	1 Suff Wood
Residence (City, County), Abilene,	County, State) one r	Pardoners Road (Taylor
Citizenship Unite	ed States of America	
Post Office Addre	ss Same as Above	
		•
Full name of third	d joint inventor is	
	d joint inventor, if	any
Full name of third	d joint inventor, if Middle	any
First Third Inventor's s	Middle	
First Third Inventor's s	Middle signature	
First Third Inventor's s	Middle signature	
First Third Inventor's s Date Residence (City, C	Middle signature	
First Third Inventor's s Date Residence (City, C	Middle signature County, State)	
	Middle signature County, State)	
First Third Inventor's s Date Residence (City, C	Middle signature County, State)	

n, et al. Applicant or Patentee: David W. thod and System Title: Check Transaction Processi



VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) & 1.27(c)) -- SMALL BUSINESS CONCERN

I hereby declare that I am an official of the small business concern empowered to act on behalf of the concern identified below:

Name of Small Business Concern:

NONE

CREDIT VERIFICATION CORPORATION

401 North Loop 322, Abilene, Texas 79601 Address of Small Business Concern:

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.12, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees to the United States Patent and Trademark Office, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled Check Transaction Processing Method and System by inventors David W. Deaton and Robert S. Wood, described in the specification filed herewith.

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights in the invention is listed below, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d), or a nonprofit organization under 37 CFR 1.9(e):

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting it loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 100

of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the

application, any patent issuing thereon, or any patent to which this verified statement is directed.

David W. Deaton Name of Person Signing: Title of Person if other than owner: President Address of Person Signing: Signature: Date:





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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DAVID W. DEATON, et al.

CHECK TRANSACTION PROCESSING METHOD AND SYSTEM

Anticipated Glassification of

this Application:

Class: ____, Subclass: _

Prior Application:

Serial No.: 08/117,951

Filed:

August 30, 1993

Examiner:

Kuong Chung-Trans

Group:

2311

I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 C.F.R. 1.10 and is addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on September 22, 1997.

Name

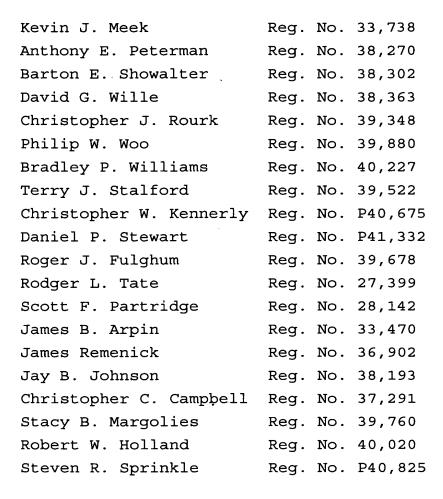
Express Mail Cert. No.

Honorable Commissioner of Patents and Trademarks Washington, D.C.

APPOINTMENT OF ASSOCIATE ATTORNEYS

I, JERRY W. MILLS, Registration No. 23,005, hereby appoint the following as associate attorneys in the aboveidentified application for Letters Patent:

Ann C. Livingston Req. No. 32,479 William N. Hulsey III Reg. No. 33,402 Reg. No. 28,842 Thomas R. Felger Charles S. Fish Req. No. 35,870 Robert H. Johnston III Reg. No. 37,364 Reg. No. 33,305 Wei Wei Jeang



all of the firm of Baker & Botts, L.L.P., my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities.

Respectfully submitted, BAKER & BOTTS, L.L.P. Attorneys for Applicant

Jerry W. Mills

Registration No. 23,005

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JWM:bkd

2001 Ross Avenue Dallas, Texas 75201-2916 (214) 953-6665 Date: September 17, 1997

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